



CREDIT CARD APPLICATION FORM

Please completely fill up the form and attach the necessary documents as applicable. Incomplete disclosures/documents may disqualify the application.						
I would	d like to apply for	Visa Classic Domestic Visa Gold Domestic Visa Classic Int'l Visa Gold Int'l				
1. Personal Details:						
Title:	Mr. Mr.	Ars. Ms.				
Name						
Date o	(USE BLOCK LETTER) of Birth B.S.	FIRST NAME A.D A.D SEX: Male Female				
Nation	ality	Citizenship Passport Driving Number Number. License No.				
Marita	l Status Sing	gle Married Other (Pls Specify) Dependents				
Fam	ily Details					
S.No.	Relation	Name, Surname Citizenship Cert. No. Issue Date Issue District				
1.	Spouse					
2.	Father					
3.	Mother					
4.	Grand Father					
5.	Grand Mother					
6.	Son					
7.	Daughter					
8.	Daughter in law					
9.	Father in law					
Note: provid	Citizenship detail is not e detail in separate sh	t madatory for separated, demised or Citizenship Certificate not obtained family members. Separate declaration to this effect will be required. Please eet if required.				
Profe	ession of Spouse	Education Contact No.				
2. R	esidential De	tails:				
Type o	f Residence	Own Familial Rented Company Provided Others (Pls Specify) House No:				
Со	rrespondence/Pres	sent Address Permanent Address (If Different from present address)				
Post	Вох	House No Post Box House No				
Stree	et/Tole	Ward No Street/Tole Ward No				
M.C.,	/V.D.C	District M.C./V.D.C District				
Zone		Country Zone Country				
Phon	e: (Res.)	Work Phone: (Res.) Work				
Mobil	le	E-mail Mobile E-mail				
Present Address veryfing document Land Ownership Certificate Voter's ID Card Tel/Electricity bill Others (Pls Specify)						
3. O	ccupational	Details:				
Salaried Self Employed with Pvt.Ltd. Public Sector Others Profession (Please mention)						
Company Name Nature of Business Department						
Designation Employment Years						
House Number Complex Street Name						
City		Phone Fax No.: Email:				
	Applicant's Signature:					

4. Educational Qualifications	5 :								
High School Graduate	Post Gr	raduate	•	Doc	ctorate	Other	s (Pls Sp	ecify)	
5. Vehicle Ownership Details	5:								
You Own Four Wheeler Two Wheeler	Model	Model Registration Number							
6. Reference :						<u> </u>			
	vour friend/ relative t	to whoi	m we can o	conta	ct for vour	reference:			
Please provide contact details of one of your friend/ relative to whom we can contact for your reference: Name									
Telephone No.:	Mobile No.:				E	Email:			
Address									
7. Income Details:									
Source Of Incomes	Monthly Earnings (Monthly Earnings (NRS)		Monthly Expenses(NRS)		Annual Earnings(NRS)		Annual Expenses(NRS)	
TOTAL									
8. Existing Loan Details:									
Bank/ Financial Institutions	Loan Amount	Loan Amount(Current)		Interest		t Rate (%)		Type of Loan	
		Loan Amount (Current)				· /			
9. Existing Credit Card Detai	ls:								
Type of the Card	Issuing Bank's Name	ssuing Bank's Name		Card Sino		ce		Credit Limit	
10. Bank Account Details:									
Name of the Bank	Branch	Branch Account Name		ne	Account Number		er	Type of Account	
Location Map (Home) Please draw the location to your residence as best showing main road connection to your home. Also include the landmarks located near the location, which can be helpful to find destination.									

Location Map (Office) Please draw the location to your office as best showing main road connection to your home. Also include the landmarks located near the location, which can be helpful to find destination.						
Statement Delivery:						
Email Collect Post Home Office						
11. Supplementary Card Options						
Would you like to apply for a Supplementary Card ? Yes No , If yes for (Specify F	Relationship)					
Supplementary Card Applicant's Name						
Sex: Male Female Date of Birth: dd/mm/yy	Middle Name Last Name					
Supplementary Applicant's Signature : Primary	Applicant's Signature					
Date						
12. Credit Card Against Lein On Siddhartha Bank Account:						
You can take Credit Card against lien on your Saving/Current account or against Fixed Deposit with Side source documents are not required under this criteria.	lhartha Bank Limited. The Submission of income					
Please fill in the details below if you wish to keep lien in your bank account						
A/C No. A/C Title						
Currency Lien Amount: In words:						
Declaration: I hereby irrevocably authorize the Bank to hold the above mentioned funds in my account as a security and the Bank shall always be entitled to set off or transfer this lien in full or at any time as per the policy of the bank without any reference to me to fully realize all the outstanding in my Credit Card Account. This is to be a continuing security in addition and without prejudice to any other securities you may now or hereafter hold.						
Date:	uthorized Signature:					
13. Standing Instruction:						
Yes, I would like to instruct the Bank to debit my following account to settle credit card ou	tstanding automatically every month.					
SBL A/C No. Bank A/C Title						
Payment options 100% of Outstanding Balance 10% of Outstanding Balance						
rayment options 100% of outstanding balance 10% of outstanding balance						
I authorize the Bank to debit the above stated account and I understand that the Auto Debit standing instruction. This means the credit to my Card Account will be made prior to the due date avoiding accrual of service chathere is insufficient balance in the nominated Bank Account to meet the card dues, the amount will be reverse Failure Charge will be charged to my card account. Thereafter it will be my responsibility to de	arges and late fees. I understand and agree that if d to my card account and the applicable Auto Debit					
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Primary Applicant's Signature: ___

15. Declaration:

I herewith enclose my application for a Siddhartha Bank Credit Card and confirm that I have understood the points as mentioned below.

- Application Processing:

 I have signed the application for a siddhartha Bank Credit Card and confirm that I have understood the points as mentioned below.

 Application Processing:

 I have signed the application form and confirm all the information contained herein is true and correct.
 I hereby authorize the Bank to verify any information from whatever source it may consider appropriate.
 I accept that the Bank at its absolute discretion can accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents will become part of the Bank's record and shall not be returned to me.
 By signing and activating or using the Card, I agree to be bound by the Terms and Conditions as mentioned in the Bank's Credit Card Agreement attached to this form and changes made by the Bank from time to time. (Latest updated terms and conditions can be found at www.siddharthabank.com).
 Where requested, I authorize the Bank to issue Supplementary Card (s) under my primary Credit Card account.
 It shall be my primary responsibility to honor all the charges on the supplementary Card.
 The continuation of the membership of the Supplementary Card (s) shall be dependent on the continuation of my membership.
 I confirm that I have not been promised any discount / free gift or any other commitment whatsoever (which is not documented in the agreement) by Siddhartha Bank Limited or any of its authorized representatives.

Financial Charge/s:

I understand that

- I am fully aware of about the financial charges (Issuance & Annual Fees, Interest, Late Payment Fees, Over limit Fees, Inactive Card fees, Overdraft Fees, add on card fees, transactional fees etc) applicable for using Siddhartha Bank Credit Card. I understand that the fees and charges applicable can be changed at any point of time by the Bank and is updated in their website- www.siddharthabank.com. The financial charges are calculated on a daily basis and continue to accrue daily on the balance outstanding until full payment is made to the card account.

 Any financial charge debited to the Card Account is up to the statement date.

 For all Cash Advance transactions financial charges will be charged from the day of advance to the day of full payment or flat charge as applicable.

 On part payments financial charges will be calculated from statement date to payment date on the full outstanding and from the payment date to the next statement date on the remaining outstanding amount.

and out. On outstanding carried forward (rolled over amounts) financial charges will be levied from statement date till payment date. If there is carried forward balance, financial charges will be levied on current purchases too. The financial charges are calculated from the transaction date.

- 3. Regulatory Requirements:
 Lunderstand that

 The Issue of my credit card is confined to the regulation of Nepal Rastra Bank (NRB) and any amendments in the regulation of NRB shall be complied accordingly.

 I hereby consent, agree and authorize the Bank to disclose information and data relating to me, information and data relating to any default, if any, committed by me in discharge of my obligations. The information provided by me may be disclosed by the Bank as and when the Bank deems it appropriate and necessary and disclose and furnish the same to the Nepal Rastra Bank (NRB) and other appropriate authority as deemed necessary or as per the prevailing regulations of Government of Nepal.

4. Consent for freedom to disclose information:

I hereby irrevocably authorize the bank that the bank may if necessary disclose my account information/data within a Siddhartha Bank and its authorized recipient for the purpose of sending promotional offers/cummunications from the bank.

Disputes and Resolutions:

- Statio unit
 If an error has occurred in my card account, I should contact the Bank promptly within 15 days of the date of the statement.
 I hereby consent, agree and authorize the Bank to disclose or share with or in any other manner make available to their, head Office and any branch, related company, associate agent, partner or vendor or representative of the Bank, situated in Nepal are out of Nepal, any information concerning me including my financial position as also the details of my Credit Card account relationship with the Bank, for their use and purpose in connection with providing services or any facility to me.

Termination:

Understand that the Bank may at any time recall all or any Card (s) and terminate its/their use with or without giving prior notice to me. After such recall I will return such Card (s) cut in half to the Bank and make full payment of all Charges and liabilities to the Bank.

Post Disbursal:
Siddhartha Bank Limited has the sole and absolute right to change the terms and conditions of the Credit Card Agreement. The latest and updated terms and conditions can be found at www.siddharthabank.com.

I hereby undertake and agree to indemnify the Bank against any loss, damage, liability, costs and expenses whether legal or otherwise incurred by the Bank on account of any breach by me or the Supplementary Credit Card Agreement or by any legal disability or incapacity of the Supplementary Cardholder.

16. Terms and Conditions Applicable for Siddhartha Bank Credit Card:

1. Abbreviations:

- "SBL & The Bank" refers to Siddhartha Bank Limited

- "ATM" refers to Automatic Teller Machine.
 "POS" refers to the Electronic Point of Sale Terminals used to process card transactions.
 "Card" refers to the Visa Credit Card issued by Siddhartha Bank Limited to the cardholder.
 "Cardholder" refers to the person to whom the Card is issued.
- "Cardholder" refers to the person to whom the Card is issued.
 "PIN" refers to the Personal Identification Number being used for doing card transaction.
 "Visa" refers to the card brand issued and acquired by Siddhartha Bank pursuant to agreement with Visa Worldwide Pte Ltd., Singapore
 "Merchant" refers to the outlets which accepts card as mode of payment for the sales of goods and services.
 "Card Account" means Credit Card Account maintained by the bank to record the transactions and entries.
 "Credit Limit" means the credit limit sanctioned by the bank and advised to cardhald as the credit limit and the credit limit and the sales and advised to cardhald as the credit limit.

- "Credit Limit" means the credit limit sanctioned by the bank and advised to cardholder to purchase good s and services and cash advance through use of card.
- "Statement of Account" means transactions details of card where card is used during the particular time of period. $\,$
- "Outstanding Balance" means total debit balance for the card account payable to the bank.
- "Payment due date" means the date stated in the statement by which date payment due is to be made to the bank.
- "Minimum amount due" means the amount which must be repaid within payment due date.
 "Cash Advance"means cash withdrawal from ATM or POS.

2 Use of the card

- se of the card

 The Card is a property of Siddhartha Bank Ltd. and must be surrendered to the bank upon demand at any point of time.

 The Card is not transferable and shall be used exclusively by the cardholder.

 The card isno to transferable and shall be used exclusively by the cardholder.

 The cardholder shall sign on white panel on the back side of the card upon the receipt of the card immediately.

 The Cardholder must change the PIN immediately using SBL ATMs after receipt of the card and is fully responsible to keep the PIN confidential.

 The card will expire on the date printed in the card. The card shall be renewed automatically on expiry and renewal charges are posted to card account until and unless the Bank receives notification 60 days prior in writing requesting not to renew the card.

 The domestic card is not valid for use in other countries except Nepal and India and Bhutan.

 The prevailing foreign exchange regulation shall be applicable and cardholder should be fully aware and comply the regulation as set by Nepal Rastra Bank from time to time.

3. Lost/stolen

- sst/stolen
 If the card is lost/stolen, the cardholder must inform the card services of the Bank by phone/fax/email immediately and later on in writing at office hour. It is understood that the cardholder shall continue to be liable for all transactions until receipt of the intimation in writing by the Bank.
 The Bank will replace the card after issuance of the new card and the applicable charges are posted to card account.
 Any charges regarding the communication of the lost card through warning bulletin or other media should be borne by the cardholder.

4. Liability:

- a Cardholder shall furnish to the Bank data concerning the up-to date financial position of the cardholder, wherever called upon by the Bank. If the information provided by the cardholder is not correct or not furnished when called for, the Bank at its discretion, may refuse renewal of the card or cancel the card.
- Upon termination of membership of Card for any reason whatsoever the card shall be returned to the Payment Services Department of the Bank within 7 days from the date of receipt of

- notice thereto, against a proper receipt and notwithstanding such termination, the cardholder shall continue to remain liable to pay all dues to the Bank arising out of and in connection with issue and utilization.
- with issue and utilization.

 Bank reserves the right to withdraw the privileges attached to the card at any time to call upon the cardholder to surrender the card and any other representative of the Bank without assigning any reason whatsoever.

 Use of the card after notice of withdrawal of the privileges is fraudulent and may subject the cardholder to legal action by Bank in accordance with Commercial Bank Act and local
- Cardholder shall pay all costs of collection of dues/ legal expenses with interest should it become necessary to refer the matter to any agency or to legal recourse to enforce payment.

5. Card Expiry and Renewal:

- ard Expiry and Renewal:

 Card will be valid for the period mentioned as expiry date in the card and all cards will be renewed which do not have overdue payments of over 30 days will be automatically renewed upon expiry and applicable renewal charges will be applied. If the cardholder does not intend to renew the card the same must be notified to the Bank in writing 60 days in advance of the expiry period.

 A card not collected within 60 days of the beginning validity will be destroyed and the related card account will be closed. If the cardholder desires to reactivate the card account the same must be done before 6 months of the expiry of the destroyed card and will be charged a processing fee as determined by the Bank.

- Payments will be treated as made from the date on which the payments are posted to the cardholder account statement. Please note that proceeds of cheque drawn on the financial institutions will only be applied / posted to your card account after the realization of the
- cheque.

 All payments made by the cardholder will be applied in the billing currency of the card account. In case of cross-currency payments, the Bank will use its prevailing exchange rate to the effect payment.

 All fees and charges including financial charges will be posted to the Card Account and will form part of the total payable to the Bank. Please refer to www.siddharthabank.com for latest and updated fees and charges.

 The cardholder shall incur no financial charges (except on cash advances) if the full payment of the outstanding balance is received by the Bank on or before Payment due date.

- The cardholder may choose not to settle the Outstanding Balance in full and opt for the partial payment scheme, in which case the cardholder must pay minimum 10% of the outstanding Balance or NPR 1,000 whichever is higher on or before the due date. If the minimum amount due is not paid on due date then balance amount will be included to the next statement minimum amount due.
- Failure to pay the minimum payment amount within due date will attract a Late Payment

- The bank reserves the rights to revise and levy fees and charges for availing credit card services offered by The Bank at any point of time at it's sole discretion.

 The cardholder authorize the Bank to initiate necessary recovery action including but not limited to blacklisting, notice publication, legal initiation etc.

 Cardholder agrees and accepts that it is their responsibility and liability for doing transactions securely. Any fraud transactions occurred due to the result of negligence of cardholder in handling card or PIN etc shall be cardholder's liability.

I hereby agree that I have read and understood the terms and conditions mentioned in this application form as well as changes thereon from time to time required to avail and maintain credit card from Siddhartha Bank Limited. I hereby declare that the information provided herein is true and correct.

Following documents must be submitted with duly filled up card application for processing. Incomplete document/ information may delay processing of application.

- a Recent passport size photo of card applicant (and supplementary card applicant if applicable)
- b Copy of citizenship certificate.
- Latest salary certificate in official letter head signed by HR Manager or Account Manager or Competent authority.
- Company registration certificate, PAN registration certificate, latest tax clearance certificate, latestaudited financial report and official guarantee in case of self employed. d

Date· / /	Applicant's Signature: